
1. Analysis of results.

National data

This section analyses the results obtained in the Tables from the *National Tables document. Module 2012. Module on transition from working life to retirement*.

The target population of this module are persons between 50 and 69 years of age who have had employment activity at some time during that period of their life. That is, persons who are employed or while not employed, worked after turning 49 years of age are 8,486,200.

Table 1.1 shows that 33.59% of these persons receive a pension⁽¹⁾, compared with 66.19% that do not receive one. By sex, the percentage of men who receive a pension is greater than the percentage of women (36.59% compared with 29.62%).

Age determines whether or not a person receives a pension, so the greater the age, the higher the percentage of persons who receive a pension. This way, for persons in the age bracket between 60 and 69 years of age, 65.40 % receive a pension. For persons between 50 and 59 years of age, the percentage is 10.4%

By relationship with the economic activity (table 1.2), of the 8,486,200 persons studied, 4,437,000 are employed, 3,200,000 are economically inactive and 849,000 are unemployed. When analysing the group of persons who state they have received a pension, it is the inactive persons with 78.75% those who reach the highest percentage, compared with 10.8% of unemployed persons and 5.38% of employed persons.

Table 1.3 refers to the 2,850,400 persons who receive a pension. Of whom a total of 1,947,600 receive a retirement pension, which is 23.0% of the total persons analysed in the module.

By sex, 26.9% of men receive a retirement pension, compared with 17.7% of women.

As age increases, the percentage of persons with a retirement pension also increases. Thus, it went from 1.6% of persons between 50 and 59 years of age, to 51.8% for those in the age group between 60 and 69 years of age

The number of persons in receipt of early retirement⁽²⁾ is 287,000 which represents 3.4% of the 8,486,000 persons analysed in the module. This percentage rose to 4.9% in the age bracket between 60 and 69 years of age. By sex, the percentage of men in receipt of early retirement was twice the percentage of women (4.3%, as compared with 2.1%).

⁽¹⁾ To the effects of these tables, monthly compensations as a result of early retirement or redundancy schemes are also considered pensions.

⁽²⁾ The survey regards as early retirement the monthly payments or unemployment benefits derived from an agreement through a previous labour relationship.

The total number of persons in receipt of a pension other than retirement rose to 811,600, representing 9.6% of the total for persons aged between 50 and 69, who have had employment activity at some time during that period of their life.

By sex, 12.6% of women from that group received a pension other than retirement, as compared with 7.3% of men.

The same as with retirement pensions, as age increases the percentage of persons with a pension other than retirement also increases, going from 6.8% of the persons between 50 and 59 years of age to 13.3% for persons in the 60 to 69 age group.

Table 1.4 analyses the employed persons between 50 and 69 years of age or persons who while not employed worked after turning 49 years of age, who receive a retirement pension, according to the type or types of pension. The total rises to 1,947,600; 1,303,700 are men and 643,900 are women. Of the different types of pensions or combination of pensions specified in the table, the majority, being 91.53%, report the receipt of a *retirement or old-age pension from the Public System*. The rest of options present very low percentages that vary from 3.44% the persons who report the receipt of a *retirement or old-age pension from the Public System* along with a *retirement pension coming from individual pension plans* and 1.37% the persons who report the receipt of an *Occupational retirement or old-age pension*.

Tables 1.5 and 1.6 show 811,600 persons between 50 and 69 years of age who are employed or while not employed, worked after turning 49 years of age and receive a pension other than retirement, according to the type or types of pension. Of whom 353,700 are men and 457,900 are women. It shall be highlighted that the most frequent pension other than retirement is *disability* (53.38%), followed by *survival* (37.19%).

By sex (table 1.5), *disability* pensions are most frequent among men that receive a pension other than retirement, with a total of 285,800 (80.81%) compared with 147,400 women (32.19%). In contrast, *survival pensions* are most frequent among women (a total of 269,200, which makes up 58.79% of the women who receive a pension other than retirement), compared with 32,700 men (9.23%).

By age group (table 1.6), persons between 60 and 64 years of age and persons between 55 and 59 years of age reach the highest percentages of those who receive a *disability* pension with 62.58% and 54.22% respectively. In contrast, persons between 65 and 69 years of age and persons between 50 and 54 years of age reach the highest percentages of those who receive *survival* pensions (51.59% and 43.46% respectively).

Table 1.7 analyses 1,947,600 persons between 50 and 69 years of age who are employed or while not employed worked after turning 49 years of age and

reported having received a retirement pension, according to whether or not they retired early. It may be observed that 59.83% did report it, compared with 39.88% that did not report it.

By sex, men reach a higher percentage among the persons who retired early, being 61.95%, compared with 55.53% of women.

By sex and age group, in the highest percentage of persons who retired early, it may be seen that men between 50 and 64 years of age are 90.01%, which is one more point than women in this same age bracket, 88.85%.

Tables **1.8** and **1.9** analyse a total of 2,511,000 persons between 50 and 69 years of age who have left the labour market (have stopped working after turning 49 years of age and while not employed, have not looked for a job nor found one in which they will start) and are in receipt of a pension. Of whom 1,610,100 are men and 900,900 are women.

Table 1.8 analyses the main reasons why these persons stopped working. The most frequent reason is *health problems or disability* (29.34%), followed by *meeting the necessary requirements to receive a pension* (18.75%).

By sex, the greatest difference in percentage is the main reason regarding *bonuses or economic conditions*, being a bit more than six points higher the percentage of men who consider this the main reason (12.68% men and 6.52% women). There is also a difference of over five points regarding *family responsibilities or responsibilities for the care of other persons*, but in this case, the highest percentage corresponds to women (6.64% compared with 1.26%).

Table 1.9 analyses if these persons would have liked to continue working or not. Focusing on the 1,093,300 persons who answered in the affirmative (which makes up 43.54% of the total), there are significant differences by sex in the age bracket between 50 and 54 years of age, with a percentage of 71.27% of men compared with 63.85% of women who would have preferred to continue working. In the age bracket between 55 and 59 years of age, the percentage is 71.22% of women compared with 55.92% of men.

Table **1.10** analyses 4,900,400 persons⁽³⁾ whether they have reduced or not their work shift as a way of transition for retirement. Of whom 2,991,400 are men and 1,909,000 are women. It can be seen that the majority, 96.32%, did not reduce their work shift, compared with 32.21% who did.

By sex and age group, in the interval between 65 and 69 years of age, men reduce their work shift as a means of transition to retirement more than women, reaching 5.23% compared with 3.91% of women. In contrast, in the interval

⁽³⁾ Employed persons between 55 and 69 years of age, or unemployed persons between 50 and 69 years of age who do not look for a job nor have found one in which they will start and receive a pension.

between 60 and 64 years of age it is women who reduce their work shift more than men with 4.85%, compared with 3.75% of men.

In table **1.11** it can be seen that 68.47% of the persons who reduce their work shift and receive a retirement pension, reduced their work hours *Before receiving their first retirement pension* whereas 31.43% did so *Since the moment they started receiving it or later*.

By sex, women reduce their work shift *Before receiving their first retirement pension* more frequently than men (73.85% compared with 65.81%). In contrast, men reduce their work shift *Since they start receiving it or later* more frequently (34.04, compared with 26.15%), highlighting the interval between 65 and 69 years of age, in which the percentage of men is greater than that of women in more than ten points (25.44%, compared with 11.34%).

Table **1.12** analyses 238,000 employed persons from 50 to 69 years of age who receive a pension⁽¹⁾ and despite this, they continue working according to whether or not the main reason for it is economic. It can be seen that for 69.31% of these persons, the main reason to continue working is economic, compared with 29.95% which is not.

By sex, the percentage of women whose main reason to continue working is economic is higher than that of men, with 77.25% compared with 59.76%.

Table **1.13** analyses the 165,500 employed persons between 50 and 69 years of age who receive a pension⁽¹⁾ and that continue working due to economic reasons, according to the specific reason.

26.78% claim that the reason is *obtaining or increasing their right to a retirement pension in the future*, 28.14% state that the reason is *obtaining enough personal or family income*; whereas the vast majority, being 43.25%, state that it is due to *both reasons*. Only 1.83% state that the reason is *none* of the aforementioned.

By sex and age group, the greatest difference in percentages between men and women can be seen in the age bracket between 60 and 69 years of age for the persons who state the reason is *obtaining or increasing their right to a retirement pension in the future*, being thirteen points higher the percentage of men than that of women (47.91% compared with 34.90%). It is also possible to see a difference of over nine points in the same age bracket, for those who state as a reason to continue working, *obtaining enough personal and family income*, but in this case, the highest percentage corresponds to women (30.76% compared with 21.51%). Finally, among those who state *both reasons*, there is

⁽¹⁾ To the effects of this table, monthly compensations as a result of early retirement or redundancy schemes are also considered pensions.

a difference of ten more points in women for the same age bracket (33.19% compared with 23.07%).

Table **1.14** analyses the same group as in table 1.12, that is 238.800 employed persons between 50 and 69 years of age that receive a pension⁽¹⁾ and despite this continue working, whether or not they have considered when they will completely and definitely end their paid labour activity. It can be seen that 35.21% of the persons answer in the affirmative, compared with 60.10% who answer in the negative.

By age group, the highest percentage of those who answered yes have considered the moment in which they would leave the labour market. It is in the age bracket between 60 and 69 years of age (38.92% compared with 32.50% for persons between 50 and 59 years of age).

By sex, the percentage of women between 60 and 69 years of age who answer in the affirmative is 43.51% compared with 35.31% of men of the same age group.

Table **1.15** analyses the 84,100 persons who while they are receiving a pension continue working and answered in the affirmative in the previous table. How long they plan on extending their paid labour activity is researched.

By sex, the greatest discrepancies appear between those who answer that *for over ten years*, in which the percentage of women is greater than that of men in more than 12 points (29.03% and 16.35 respectively). In contrast, the percentage of men is greater than that of women in over 7 points among those who answered *for over three but less than five years* (20.69% and 13.50% respectively).

Table **1.16** analyses 6,538,600 persons between 50 and 69 years of age who do not receive a retirement pension. It can be seen that 78.72% of them are contributing or have contributed in the past so as to have the right to a pension in the future.

By sex and age group, the highest percentage of those who are contributing are men between 50 and 54 as well as between 60 and 64 years of age (82.66% and 82.20% respectively) and the lowest corresponds to women between 65 and 69 years of age (47.06%).

Tables **1.17** and **1.18** analyse the 5,147,100 persons who do not receive a retirement pension and stated to be generating or have generated the right to

⁽¹⁾ To the effects of this table, monthly compensations as a result of early retirement or redundancy schemes are also considered pensions.

receive it. In the table they are classified by the type or types of pensions. It can be seen that 64.48% of these persons are only contributing to pensions of the *Public System*; 20.06% are contributing to pensions of the *Public System and individual Pension Plans at the same time*; and 11.20% to *the rest of pension combinations* ⁽⁴⁾.

By sex, women reach a higher percentage among the persons who only contribute to pensions of the *Public System* (70.41%), compared with (66.99%) the percentage of men.

By age groups (table 1.18) it is checked that among the persons who only contribute to pensions of the *Public System*, the percentages are greater as the age intervals increase. In contrast, the percentages of those who combine public system and individual pension plans decrease with age.

Table 1.19 analyses a total of 4,152,900 persons who do not receive any type of retirement pension, who are generating/have generated rights to receive a pension in the future and are still in the labour market⁽⁵⁾, according to the moment in which they plan to stop working. Of whom 71.0% *hope to continue working until they receive the retirement pension*, 7.2% *plan on continue working after receiving the retirement pension*, whereas 17.8% have still not decided what to do.

By sex, the greatest difference in percentage between men and women is among the persons who state *they hope to continue working until they receive the retirement pension*, which is almost three points greater in men than in women (72.70% and 69.90% respectively).

The comments on Autonomous Communities do not mention the Autonomous cities of Ceuta and Melilla since the small size of their sample involves a high sampling error in many variables.

Table 2.1 provides information on the persons between 50 and 69 years of age who are employed or while not employed worked after turning 49 years of age, by autonomous community. The greatest percentages of those who receive a pension is located in Principado de Asturias (39.20%) and Comunitat Valenciana (39.14%) and the lowest in Illes Balears (27.21%).

Table 2.2 shows the 2,850,400 persons who receive a pension, classified by Autonomous Community.

⁽⁴⁾ It includes all the possible combinations among: Retirement or old age pension of the Public System, Occupational Retirement or old age pension and Retirement Pension coming from individual pension plans.

⁽⁵⁾ Employed or unemployed persons between 50 and 69 years of age who stopped working after turning 49 years of age and have found a job (they have not yet started) or are looking for one.

It can be seen that Comunitat Valenciana (28.60%) and Galicia (25.43%) reach the greatest percentage of persons who receive a retirement pension. In La Rioja (4.45%) those who receive early retirement pensions and in Principado de Asturias (13.92%) those who receive pensions other than retirement.

In contrast, the lowest percentage is reached in Extremadura (18.50%) for those who receive retirement pensions, in Comunidad Foral de Navarra (1.67%) those who receive early retirement pensions and in La Rioja (5.60%) those who receive pensions other than retirement.

Table **2.3** provides information on employed persons between 50 and 69 years of age or persons who while not employed worked after turning 49 years of age and state to be in receipt of a retirement pension, according to whether or not they retired early, by Autonomous Community.

When analysing percentages, it can be seen that the highest percentage of persons who state retiring early is reached in Cantabria (75.83%) and the lowest in Extremadura (47.94%).